



DACA Newsletter

January 2019

2019 – The Year of DACAronyms

WHAT'S HAPPENING...

President's Message

Reflecting on 2018 and the accomplishments of "Sharing Solutions", the DACA Board of Directors have provided many resources to CYA (cover your assets). As we move into 2019, some general meeting topics will include CMS, ERM, BSA, HMDA, and much more. In the spirit of being creative and funny, the DACA theme for the year will be "DACAcromyms".

The DACA Board of Directors value your membership. And, we hope you will find benefit in your DACA membership as well. In addition to the affordable and beneficial lunch & learns, the amazing annual conference, DACA offers a free lunch in March to all members who pay their annual dues at or before the March meeting. We are also excited to announce that there will not be an increase in dues or the lunch meeting cost for 2019.

Another benefit to your membership is the Board unanimously voted to absorb applicable parking fees and waive all credit card processing fees this year. Oh yeah, don't forget the scholarship opportunities to help you get that CRCM, CUCE, CAMS, CFE, CFCS or whatever other compliance-related certification is available.

DACA is a nonprofit organization and managed by a team of compliance professionals. Please help us by registering and paying for meetings online. We also want to provide the best service possible, so we rely on your feedback do this. Please complete the Survey Monkey Evaluation sent to your email after each meeting. You may need to whitelist the email domain - member@surveymonkeyuser.com.

Looking forward to seeing you soon!
Jerrica Anderson



General Meeting Information

January 2019						
S	M	T	W	TH	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Topic: Anatomy of a CMS

Presenters: DACA Board Panel

Date: January 23, 2019

Time: 11:30 am

Location: Crowne Plaza Dallas Near the Galleria, 14315 Midway Road, Addison, Texas

Avoid the Line, [Reserve Online!](#)

Member Spotlight

At DACA, we know the value of TEAMwork and the importance of building your compliance network. We are committed to continuing our Member Spotlight for 2019 to provide insight as you strengthen your own professional compliance bench.



Our member profile for this issue is **Vicki Owens**.



Vicki is the VP over Compliance and Internal Audit for Inwood National Bank, just recently celebrating her 20th year anniversary (and plans to finish out her banking career there... in another 20 or so years)!

- **Compliance Specialty:** *Prefers deposit compliance over loans.*
- **Favorite Compliance Acronym:** *EGRRCPA – because no one can remember or pronounce it.*
- **Pet Peeve:** *People who don't do what they say they will do.*
- **Passion:** *Her family and her new home. She moved to Plano last year to be closer to her kids and the Richardson office, cutting her daily commute in half.*
- **In Her Spare Time:** *Vicki admits she's a little late to the party, but has been enjoying the Harry Potter series – she's wrapping up the last book and has started also to watch the movies.*
- **Best Concert:** *Garth Brooks back in the 90's (he is the GOAT!)*

A big THANK YOU to Vicki, for being a member of DACA and for being in our spotlight this month!

DACA MEMBERSHIP CATEGORIES

CORPORATE MEMBERSHIP

An institution or industry-related organization must have one **Corporate Membership** with one person designated as the primary representative.

The primary representative holds voting privileges on DACA business. All employees of the Corporate Member may attend meetings at the member price.

INDIVIDUAL MEMBERSHIP

An **Individual Member** must be a compliance professional at a financial institution or industry-related service organization.

Individual Members have voting rights and pay the member rate for meetings.

APPLYING FOR MEMBERSHIP

DACA makes applying for membership easy! While a membership application is included in our newsletter, you can also apply electronically.

The DACA website includes an electronic application and allows you to also pay your dues online. If you haven't done so already, we recommend you check it out today at <https://dacaonline.org/membership-application/>

Renew your DACA Membership for 2019 today!

<https://dacaonline.org/shop>

JANUARY

GENERAL MEETING



Mark Your Calendars!

Anatomy of a CMS

Compliance Officers . . . Are you worried about the new FFIEC Compliance Rating System? . . . Do you have a Compliance Exam scheduled during 2019 . . . Are you concerned about your Compliance Management System (CMS)?

DACA can help! Three (3) of DACA's subject matter experts will present "**Anatomy of a CMS**" at our **January 23, 2019** General Membership Meeting. The presenters will be Rhonda Coggins, Alta Mantsch, and Gene Collett – you can read more about each of them at: <https://dacaonline.org/board/>.



We look forward to seeing you there!

Reservation Request

January General Meeting – 1/23/2019

Member Price - \$25.00

Non-Member & Guest Price - \$45.00

Reservations and cancellations must be received by Noon the Friday before the meeting.

Skip the Line and Reserve Online –

<https://dacaonline.org/test-meeting-registration/>

If you prefer to not use our online system, you may:

- Email your reservation to: reservations@dacaonline.org
- Or, contact VP of Programs, Mike Cockrell, with your name, company, email address, phone number & meeting date

2019 – The Year of DACAronyms

Acronyms are all around, but we in the banking world seem to speak our own unique language. Especially compliance! These acronyms guide our way of life on a day to day basis. Each department has its set of relevant acronyms. In the BSA Department, they are discussing the need to file a SAR on a PEP due to a 314(b) request. The CRA Officer is searching for a CDFI or CDBG in the DFW MSA. Lenders understand (after multiple rounds of training) that TRID requires dirt!



Our banking family has its own special CAT and crazy Uncle CECL. SOX doesn't belong on your feet, nor does it relate to the Boston or Chicago baseball team. We don't put ice in our drinks to keep them cold but rather ICE comes calling when they're looking for a customer. Watch out for FIRREA or you might get burned - but only by the regulators, it has nothing to do with fire! CRA, FCRA, and SCRA may all appear similar to an outsider but compliance professionals know better. Pronunciation is also important, take for instance HOPA and HOEPA. The list goes on and on...

Abbreviations create a different conundrum. A "CC" could be a credit card or a cashier's check depending on its usage; while a "CD" is an account type for deposit staff, a closing disclosure in the loan department, and a community development opportunity to your CRA officer. Compliance staff must be versatile and always on their toes.

We've tried incorporating the alphabet to simplify for non-compliance types. While Reg B and Reg BB happen to have some similarities, as do Reg D and Reg DD, that's simply a coincidence (case in point, refer to Reg C and Reg CC!). Maybe a numeric system of some sort would make it easier? Let's see... Check 21, UCC-4A, 1003, 1099... nope.

Acronyms are so prevalent that the Federal Reserve has developed a dedicated glossary to keep up. <https://www.federalreserve.gov/regreform/acronym.htm>. FinCEN has published their own BSA version at <https://www.fincen.gov/acronyms>. Utilize any of the above in the Board meeting and you're guaranteed to get a few blank stares!

But do not fear – DACA is here to help! Join us for the bi-monthly general meetings to enhance your compliance knowledge and don't miss out on the annual conference. 2019 will be a year of DACAronyms!

And those ALLL are the FACTs! Until next time - stay SAFE!

Acronym Avenue		<i>Topic: Deposits</i>	
ACH	Automated Clearing House	ODP	Overdraft Protection
AFT	Automated Funds Transfer	OLB	Online Banking
ATM	Automated Teller Machine	POS	Point of Sale
EFT	Electronic Funds Transfer	RTFPA	Right to Financial Privacy Act
ITM	Interactive Teller Machine	TISA	Truth in Savings / Reg DD
NACHA	National Automated Clearing House Association	TPSP	Third Party Service Provider



DACA Board of Directors would like to grant membership approval to a designed Membership Committee to ensure membership approvals in a timely manner. Please review the following Bylaw change for approval at the January General Meeting.

ARTICLE III. Membership

Section 1. Classes of Members. The Association shall provide for two classes of members; Corporate and Individual.

Section 2. Corporate Members. Corporate Membership shall be open to any financial institution, industry related service organization, and federal or state regulatory agency. The Corporate Membership belongs to the institution, organization, or agency. It does not follow the person designated as the Corporate Member's primary representative should he/she leave that institution, organization, or agency. In that event, the Corporate Member institution, organization, or agency must name a new designee.

Financial institutions, industry related service organizations, or federal or state regulatory agencies desiring Corporate Membership shall submit a membership application accompanied by the designated membership fee which shall be reviewed by the Board of Directors or designated Membership Committee. The Board of Directors or designated Membership Committee shall review each such application and have the sole authority to determine an applicant's qualifications for Corporate Membership. To be qualified, a Corporate Member must have a significant interest in the field of regulatory compliance.

Corporate Members shall have voting privileges in matters brought before the general membership. At the time of its election to membership each Corporate Member shall designate in writing one individual who shall be privileged to vote that member's vote. Any change of designated representatives shall be in writing and shall be effective upon receipt by the Secretary of the Association.

Section 3. Individual Members. Individual Members shall consist of individuals who are employed by a financial institution, industry related service organization, or federal or state regulatory agency. The Individual Membership belongs to the individual, not the institution, organization, or agency with which he or she is employed.

Individual Membership shall be secured by submission of a membership application accompanied by the specified membership fee. The Board of Directors or designated Membership Committee, who shall have authority to determine if an applicant possesses the necessary qualifications for membership, shall review each such application. To be qualified, an Individual Member must have a significant interest in the field of regulatory compliance. Individual Members shall have all privileges of membership, including but not limited to membership on the Board of Directors.



The year of DACAronyms!

2019 DACA Calendar

January 2019

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	GM	24	25	26
27	28	29	30	31		

February 2019

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	Brd	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

March 2019

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	GM	28	29	30/31

April 2019

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	Brd	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May 2019

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	GM	23	24	25
26	27	28	29	30	31	

June 2019

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	Brd	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29/30

July 2019

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	GM	25	26	27
28	29	30	31			

August 2019

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	Brd	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September 2019

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October 2019

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	Brd	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November 2019

S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	GM	21	22	23
24	25	26	27	28	29	30

December 2019

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	Brd	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Notes

Dallas Area Compliance Association

GM – General Meetings

Brd – Board Meetings

Conf – Compliance Conference *Date TBD*

Schedule is subject to change.

Federal Holidays

Ver.12/06/18



DALLAS AREA COMPLIANCE ASSOCIATION

2019

2019 Board Members

President	Jerrica Anderson, Texas Republic Bank	Conference	Gary Schweers, Moss Adams
Secretary	Debby Adair, Santander Consumer USA	Programs	Mike Cockrell, PointBank
Treasurer	Bonnie Nichols, Texas Security Bank	Director	Linda Crank, Happy State Bank
Scholarships	Alta Mantsch, Tolleson Wealth Management	Director	Gene Collett, Capco
Communication	Alyson Trout, Pegasus Bank	Director	Chris Suarez, Plains Capital
Membership	Susie Janssen, Bank of DeSoto	Director	Rhonda Coggins, Sheshunoff Consulting + Solutions
Technology	James McGee, Colonial Savings		



2019 Membership Application

Use this form or download a fillable form here - <https://dacaonline.org/forms/>
Or, you may entirely apply and pay online here - <https://dacaonline.org/membership-application/>

NOTE: Please fill in and return this form with your payment.

Member Information

Membership Type (check one): Corporate (indicate name of individual that will serve as primary representative: _____)

Individual

Applicant's Name: _____

Organization: _____

Asset Size: _____

Street/P.O. Box Address: _____

City, State, ZIP Code: _____

Work Phone No.: _____

E-mail Address: _____

Job Title/Function: _____

Compliance Certifications: _____

Primary Regulator: _____

Membership Definitions & Dues

- ❖ Each financial institution or industry-related service organization may have one Corporate Membership with one person designated as the primary representative. This person holds voting privileges on any DACA business. All employees of the Corporate Member may attend meetings at the member price.
- ❖ Individual Members also have voting rights and pay the member rate for meetings. Individual Members must be Compliance Professionals at a financial institution or industry-related service organization.
- ❖ **Corporate Membership Annual Dues: 350 USD, Individual Membership Annual Dues: 150 USD**

Remittance Details

1. Please make check payable to:
2. Mail **Membership Application** and **Check** to:

DALLAS AREA COMPLIANCE ASSOCIATION

Bonnie J. Nichols

Texas Security Bank
3212 Belt Line Road
Farmers Branch, Texas 75234

Total enclosed: _____

Signature: _____